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**BEFORE THE INSURANCE COMMISSIONER  
OF THE STATE OF UTAH**

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**In Re The Matter of:**

NORTHERN UTAH CAR CREDIT  
P.O. Box 6612  
North Logan, Utah 84341

And

B. Craig McAllister  
P.O. Box 66120  
North Logan, Utah 84341

**CEASE AND DESIST ORDER**

Docket No. 2015-148 LC

Enf. Case No. 3705

Judge Gregory Soderberg  
Presiding Officer

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COMES NOW, Todd E. Kiser, Insurance Commissioner of the State of Utah, through his  
presiding officer, and in support of this Cease and Desist Order states:

## **JURISDICTION**

Pursuant to Utah Code Ann. §§ 31A-2-201 and 31A-1-105(2), the Insurance Commissioner of the State of Utah is charged with the administering and enforcing the Utah Insurance Code.

Based upon the investigation and file information of the Utah Insurance Department (“Department”), the Commissioner, through his presiding officer, enters the following findings of fact:

## **FINDINGS OF FACT**

1. On or about December 2, 2015, the Department learned that B. Craig McAllister, by and through Northern Utah Car Credit, is lending money and selling automobiles to individuals. As part of the automobile sales agreement, Mr. McAllister is charging the individuals \$495.00 for what is listed as GAP Protection.

2. Neither Mr. McAllister nor Northern Utah Car Credit are registered to sell, offer to sell or otherwise provide a guaranteed asset protection waiver to Utah borrowers.

Having entered Findings of Fact, the following conclusions of law are now entered:

## **CONCLUSIONS OF LAW**

1. Utah Code Section 31A-6b-201 prohibits any person from selling, offering or sell, or otherwise providing a guaranteed asset protection waiver to a borrower in Utah unless the person is registered with the Department. Respondents violated this statute by selling GAP Insurance business in Utah without a valid license or registration.

Based upon the foregoing Findings of Fact and Conclusions of Law, the Presiding Officer enters the following Order:

**ORDER**

**IT IS HEREBY ORDERED:**

B. Craig McAllister and Northern Utah Car Credit shall immediately Cease and Desist from conducting any unregistered GAP Waiver business in the State of Utah, including soliciting by any means, making or proposing to make any unauthorized insurance contract, taking or receiving or forwarding any application for insurance, collecting or receiving, in full or in part, any insurance premium or fees, issuing or delivering any insurance policy, certificate of insurance, or other evidence of an insurance contract, publishing or disseminating any advertisement or information for insurance, or representing or assisting any person to do insurance business in the State of Utah.

**NOTIFICATION**


You are hereby notified that failure to obey this Order of the Commissioner, pursuant to Utah Code Ann. § 31A-2-308, will subject you to all applicable penalties, including forfeitures of up to \$5,000 per violation and the filing of an action in District Court, which may impose forfeitures of up to \$10,000 per day for any continued violation.

You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

Any person contesting this Order may request a hearing, in writing; and addressed to the Presiding Officer within 15 days of the date of this signed Order.

DATED this 17<sup>th</sup> day of December, 2015.

TODD E. KISER  
Insurance Commissioner


  
GREGORY SODERBERG  
Presiding Officer  
Utah Insurance Department  
State Office Building, Room 3110  
Salt Lake City, UT 84114  
Telephone (801) 530-6706  
Email: gsoderberg@utah.gov

## CERTIFICATE OF MAILING

The undersigned certifies on this date, a true and correct copy of the forgoing CEASE AND DESIST ORDER was mailed, postage prepaid, and e-mailed to the following:

Craig B, McAllister  
&  
Northern Utah Car Credit  
P.O. Box 6612  
North Logan, UT 84341-6612  
&  
[utah\\_carzz@hotmail.com](mailto:utah_carzz@hotmail.com)

DATED this 18<sup>th</sup> day of December, 2015.



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LINDA HARDY  
UTAH INSURANCE DEPARTMENT  
STATE OFFICE BUILDING, ROOM 3110  
SALT LAKE CITY, UT 84114-6901